

## Special Enrollment Periods and Effective Dates Summary Document

When consumers have a qualifying life event, they get a special enrollment period. This means they can enroll in or change their health insurance plans outside the open enrollment period.

Most special enrollment periods last 60 days from the date of the qualifying life event.

### **Examples of qualifying circumstances for special enrollment periods include:**

- Loss of minimum essential coverage (includes turning 26 and no longer being covered on parent's plan)
  - Can begin the application 30 days before they expect to lose coverage
- Termination of job-based coverage
- Change in job-based coverage (e.g., if it doesn't meet minimum essential coverage standards)
- Marriage, divorce, birth, pregnancy, or adoption
- Change in income
- Enrollment error
- Change in citizenship (e.g., acquiring citizenship status) or qualifying immigration status
- Violation of a contract by a health plan
- Gain or loss of eligibility for premium tax credits or cost-sharing reductions, or change in level of cost-sharing reduction if the consumer is already enrolled in a QHP through the Marketplace
- Relocation or change in address
- Change in status as an American Indian or Alaska Native
- Occurrence of other exceptional circumstances

**Effective dates of coverage** for special enrollment periods generally follow the same timeline as effective dates for the initial open enrollment period.

- **There are a few exceptions:**
  - In the case of **marriage**, or if a qualified consumer loses minimum essential coverage, coverage becomes effective on the first day of the following month.
  - In the case of **birth or adoption**, coverage is effective on the date of the event.

For more information go to <https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/#question=my-current-insurance-plan-expires-in-2014-outside-of-the-open-enrollment-period-can-i-sign-up-for-coverage-at-that-time>

**Note:** The next open enrollment period for the Marketplace is November 15, 2014 - February 15, 2015.